

**GOVERNMENT OF ANDHRA PRADESH  
ABSTRACT**

Minorities Welfare Department – Self Employment Schemes being implemented by  
Minorities Welfare Department – Comprehensive guidelines for implementation of  
Small Loan Scheme under Roshini Package – Orders – Issued.

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**MINORITIES WELFARE (EDM) DEPARTMENT**

G.O.RT.No. 42

Dated:30.04.2015

Read the following:

1. G.O.Rt.No.211, Minorities Welfare (MFC) Department, dt.09.07.1999.
2. G.O.Ms.No.101, Social Welfare (SCP-I) Department, dt.31.12.2013.
3. From the Vice Chairman & Managing Director, A.P. State Minorities Finance Corporation Limited, Hyderabad, Lr.No.715/APSMFC/F&A/2015-16, dt.23.03.2015.

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**ORDER:**

In G.O. 1<sup>st</sup> read above, orders were issued for implementation of Schemes of Direct loans / Adarana and Tatkal. This package not continued further.

2. In G.O.2<sup>nd</sup> read above, comprehensive guidelines were issued for implementation of Self Employment Schemes for all Welfare Departments and the same are being followed by all Welfare Departments till now.

3. Government of Andhra Pradesh has revived the Small Loan Scheme under Roshini Package for Welfare of Minorities during the year 2015-16. In the letter 3<sup>rd</sup> read above, the Vice Chairman & Managing Director, A.P. State Minorities Finance Corporation Limited, Hyderabad has requested to issue guidelines for implementation of the Small Loan Scheme under Roshini Package from the Financial year 2015-16.

4. Government after careful examination, hereby issue the following guidelines for implementation of Small Loan Scheme under Roshini Package for Minorities Welfare are as follows:

**1. INTRODUCTION:**

It is proposed to implement the scheme with bank linkage but with higher subsidy component i.e. 75% subsidy (subject to maximum of Rs. 15000/-), Bank loan 20% and Beneficiary contribution 5%.

In this Scheme the Government aims to provide Small Loans from State Government funds with Bank linkage, upto Rs.20,000/- to poor needy persons looking for small assistance.

**2. NUMBER OF BENEFICIRIES TO BE ASSISTED:**

Under Small Loan scheme 6000 needy Minorities will be benefited with State Government Subsidy amounting to Rs. 900.00 lakhs during the year 2015-16.

**3. PATTERN OF FINANCE:**

Maximum Unit Cost Rs. 20,000/-

- |                        |    |                            |
|------------------------|----|----------------------------|
| 1. Corporation subsidy | :: | 75% (Max upto Rs.15,000/-) |
| 2. Bank Loan           | :: | 20% (Max upto Rs.4,000/-)  |
| 3. Beneficiary Share   | :: | 5% (Max upto Rs.1,000/-)   |

(PTO)

#### **4. ELIGIBILITY FOR ASSISTANCE:**

- a) Beneficiary should belong to Minority Community in the age group between 21-55 years.
- b) The Annual income of the parent / Applicant should not exceed Rs.75, 000/- in Urban areas and Rs. 60,000/- in Rural Areas.
- c) A minimum of 33 1/3% women coverage be ensured.
- d) preference shall be given to:
  - i) Candidates who were trained under any skill improvement Programme of the government or welfare corporations either in the current year or earlier.
  - ii) Beneficiaries who are availing the economic support schemes for the first time.
- e) Only one economic support scheme shall be granted per family (as defined in the ration card.)
- f) Beneficiaries availed financial support under any economic support scheme 3 years prior to the year 2014-15 shall not be eligible under this scheme.

#### **5. HOW TO APPLY:**

- a) All the Minority applicants who want to avail financial assistance shall apply through Online Beneficiary Management and Monitoring System (OBMMS) only to ensure transparency and accountability.
- b) After registration of application through Online Beneficiary Management and Monitoring System (OBMMS) the online registered application Hard copy shall be obtained.
- c) The Hard copy of application shall be submitted to the Mandal Parishad Development Officer / Municipal Commissioner (Municipality) /Zonal Commissioner (in case of Municipal Corporation) along with the following Enclosures.
  - i) Income Certificate issued by Tahasildar.
  - ii) Photostat copy of Ration Card.
  - iii) Photostat copy of Aadhar Card.
  - iv) One Pass port size photo.

#### **6. SELECTION:**

- a) The total targeted beneficiaries for the districts shall be sub-divided among Mandals/ municipalities wise in proportion to the Minorities population of the respective Mandals/ Municipalities of the districts.
- b) The selection of beneficiaries shall be done at the Mandal/ municipalities level by a screening-cum-selection committee.

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- c) The composition of the screening-cum-selection committee shall be as follows:
- I. Nodal Officer from the Welfare Finance Corporations nominated by the District Collector.
  - II. Managers of all participating Banks in the Scheme of the Mandal.
  - III. Representative of District Rural Development Agency (DRDA) / Mission for Eradication Poverty in Municipal Areas (MEPMA).
  - IV. Mandal Parishad Development Officer / Municipal Commissioner (Municipality) /Zonal Commissioner (in case of Municipal Corporation) – Convener.

## **7. DOCUMENTATION:**

- a) On receipt of sanction lists from all Mandals the Executive Director, A.P. State Minorities Finance Corporation will place before the District level committee for approval.
- b) The Executive Director should complete Loan Agreement Bond duly affixing Rs.10/- special adhesive stamp before forwarding the proceedings to Head Office for release of Subsidy through Online.
- c) Subsidy for the beneficiaries shall be administered through the online system.

## **8. GROUNDING & FOLLOWUP ACTIONS:**

- a) After the unit is grounded by the Bank, the Executive Director of the A.P Minorities Finance Cororation, within 15 days shall visit and ensure loan is properly utilised by the beneficiary for the purpose for which it is actually released.
- b) After verification, obtain a photograph of the unit along with beneficiary & Executive Director, file the photograph in the file of respective beneficiary and upload the photograph in Online Beneficiary Management and Monitoring System (OBMMS) website through Executive Director Login.

## **9. Implementation & Monitoring Mechanism:**

A District Monitoring Committee chaired by the District Collector, shall monitor the implementation of the scheme. The composition of the District Monitoring Team shall be as follows:

|   |             |
|---|-------------|
| District Collector  | - Chairman, |
| Project Director, District Rural Development Agency                     | - Member,   |
| Project Director, Mission for Eradication of Poverty in Municipal Areas | - Member,   |
| Executive Director, Minority Corporation                                | - Convenor, |
| Lead District Manager   | - Member    |

The District monitoring Committee shall perform the following functions:

- a) Preparation of the District Action Plan of the Scheme.
- b) The District Collector shall convene special District Level Bankers Committee meetings in order to expedite the process of the sanction of Small Loan Scheme.

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- c) Ensure the Constitution of selection Committees at the Mandal level & ensure that the selection of beneficiaries is done within the time frame.
- d) District Level Committee shall examine any complaints in the process of selection of beneficiaries and grounding of schemes.
- e) Review the progress of the scheme at frequent intervals.
- f) Any other intervention that may be needed for the successful implementation of the scheme.

**10. Other issues:**

- a) Selection of beneficiaries shall be completed during joint identification camps/exclusive identification camps for Minorities.
  - b) All applications shall be registered through the Online Beneficiary Management and Monitoring System (OBMMS) only.
5. The above guidelines for implementing Small loan Scheme shall be adhered without any deviation within the budget provision allocated to the District.
6. The Vice Chairman & Managing Director, A.P. State Minorities Finance Corporation Limited, Hyderabad shall take further necessary action accordingly.

(BY ORDER AND IN THE NAME OF THE GOVERNOR OF ANDHRA PRADESH)

**SHAIK MOHAMMED IQBAL  
SPECIAL SECRETARY TO GOVERNMENT (FAC)**

To  
The Vice Chairman & Managing Director,  
A.P. State Minorities Finance Corporation Limited, Hyderabad.

**Copy to:**

The Commissioner, Minorities Welfare, Hyderabad.  
All District Collectors.  
All Executive Directors of Minorities Finance Corporation in the State.  
All District Minorities Welfare Officers in the State.  
The Finance (EBS-III) Department.  
The P.S. to Secretary to Chief Minister.  
The O.S.D to Hon'ble Minister (Minorities Welfare).  
SF/SC.

// FORWARDED :: BY ORDER //

**SECTION OFFICER**